



AARP Montana
30 W. 14th Street
Suite 301
Helena, MT 59601

T 1-866-295-7278
F 406-441-2230
TTY 1-877-434-7598
www.aarp.org/mt

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TO: Members of the House Business and Labor Committee

FROM: Marilyn Lemm, AARP Volunteer Advocate

RE: AARP Montana support of HB 105

Madame Chair and members of the House Business Committee, my name is Marilyn Lemm, and I am a volunteer advocate for AARP Montana, an organization with over 155,000 members in this state. AARP Montana is here today in support of HB 105 so the Montana Insurance Commissioner can help our consumers with unreasonable health insurance rate increases.

Federal law gives Montana consumers rate review protection regardless of this bill, but we would prefer that the Montana Insurance Commissioner be our immediate source of contact on this process. Montana Insurance Commissioner's office is very knowledgeable about our insurance and health care markets and the needs of Montanans. If the role of rate review is solely in the hands of a federal agency, the outcome of a decision is much more unknown and potentially not a Montana solution to an issue. Forty-seven other states give their Insurance Commissioner rate review authority, for good reason. Let's join them.

AARP urges your support of HB 105. Our Insurance Commissioner needs the authority to review and approve or disapprove health insurance premiums.